

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application Number	:	10/665,250	Confirmation No.:	6949
Applicant	:	Steven SOREM		
Filed	:	September 15, 2003		
Title	:	<b>SYSTEM AND METHOD FOR PROCESSING TRANSACTIONS</b>		
TC/Art Unit	:	3688		
Examiner:	:	Saba DAGNEW		
Docket No.	:	72167.000547		
Customer No.	:	<b>21967</b>		

**MAIL STOP AMENDMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT AND RESPONSE UNDER 37 C.F.R. § 1.111**

Sir:

In reply to the Non-Final Office Action dated September 17, 2008, please amend the above identified patent application as follows and please consider the following amendments and remarks.

- **Amendments to the claims** begin on page 2.
- **Remarks** begin on page 12.